Official Form 22A (Chapter 7) (04/07) In re: Burton, Ronald A Debtor(s) Case Number: (If known)

Case 07-12129

Doc 1

leu 07/06/07	Ente
Document _	Page

ered 07/06/07 22:22:53 Desc Main

According to the calculations required by this statement:

☐ The presumption arises

▼ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

		Part I. EXCL	USION F	OR DISA	ABLED VET	ERANS			
If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Vete Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification Do not complete any of the remaining parts of this statement.									
Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).									
		Part II. CALCULATION OF	MONTHL	Y INCO	ME FOR § 7	707(b)(7)	EX	CLUSIO	N
	Marit	al/filing status. Check the box that applies a	and complete	the balance	of this part of this	statement as	directe	ed.	
	a. V Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.								
	b. 🗌	Married, not filing jointly, with declaration of spouse and I are legally separated under a of evading the requirements of § 707(b)(2): 3-11.	pplicable non	-bankruptcy l	aw or my spouse a	and I are living	g apai	rt other than f	or the purpose
2	с. 🗌	Married, not filing jointly, without the declar ("Debtor's Income") and Column B (Spo				2.b above. Co	mple	te both Colu	ımn A
	d. 🗌	Married, filing jointly. Complete both Colu	mn A ("Debto	or's Income") and Column B ("Spouse's In	come	e") for Lines	3-11.
		ures must reflect average monthly income re					С	olumn A	Column B
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Debtor's Income	Spouse's Income		
3	Gros	s wages, salary, tips, bonuses, overtime,	commissions	s.			\$	2,540.84	\$
	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered Line b as a deduction in Part V.								
4	a.	Gross receipts		\$					
	b.	Ordinary and necessary business expense	es	\$					
	C.	Business income		Subtract Lir	ne b from Line a		\$		\$
	appro	and other real property income. Subtract lipriate column(s) of Line 5. Do not enter a nutring expenses entered on Line b as a dec	umber less tha	an zero. Do r			,		·
5	a.	Gross receipts		\$					
	b.	Ordinary and necessary operating expense	es	\$					
	C.	Rent and other real property income		Subtract Lir	ne b from Line a		\$		\$
6	Interest, dividends, and royalties.				\$		\$		
7	Pension and retirement income.				\$		\$		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of				\$				
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
		employment compensation claimed to a benefit under the Social Security Act De	ebtor \$		Spouse \$		•		

Case 07-12129 Doc 1 Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main Document Page 2 of 36

Official Form 22A (Chapter 7) (04/07) - Cont.

	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.						
10	a.			\$			
	b.			\$			
	Tota	al and enter on Line 10			\$	\$	
11		total of Current Monthly Income for § 707(b)(7). Add Lines 3 thm B is completed, add Lines 3 through 10 in Column B. Enter the total(s		Column A, and, if	\$ 2,540.84	4 \$	
12	Colur	Il Current Monthly Income for § 707(b)(7). If Column B has been mn A to Line 11, Column B, and enter the total. If Column B has not beer unt from Line 11, Column A.			\$	<u> </u>	2,540.84
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION						
13		ualized Current Monthly Income for § 707(b)(7). Multiply the an the result.	nount fro	m Line 12 by the nur	mber 12 and	\$	30,490.08
14		licable median family income. Enter the median family income for information is available by family size at www.usdoj.gov/ust/ or from the					
	a. En	ter debtor's state of residence: Illinois b. E	nter debt	or's household size:	: _1_	\$	42,995.00
	Арр	lication of Section707(b)(7). Check the applicable box and proceed	d as direc	ted.		•	
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.				oes not arise"		
		The amount on Line 13 is more than the amount on Line 14.	. Comple	te the remaining par	ts of this statemen	t.	
		Complete Parts IV, V, VI, and VII of this statemer	nt only i	f required. (See	Line 15.)		
	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	6 Enter the amount from Line 12.				\$		
17						\$	
18	18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.				\$		
		Part V. CALCULATION OF DEDUCTIONS A	ALLOW	/ED UNDER §	707(b)(2)		
		Subpart A: Deductions under Standards of the	Intern	al Revenue Se	rvice (IRS)		
19	"Tota	onal Standards: food, clothing, household supplies, person " amount from IRS National Standards for Allowable Living Expenses fo	r the app	licable family size a			
	(This	information is available at www.usdoj.gov/ust/ or from the clerk of the ba	ankruptcy	court.)		\$	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at						
	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). \$						
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense \$					
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$					
	C.	Net mortgage/rental expense S	Subtract L	ine b from Line a			

Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space

\$

\$

21

below:

Case 07-12129 Doc 1 Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main Document Page 3 of 36

Official Form 22A (Chapter 7) (04/07) - Cont.

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
22		1 2 or more.				
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
	☐ 1 ☐ 2 or more.					
23	Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do					
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal,					
26	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll					
		r Necessary Expenses: life insurance. Enter average monthly p	. ,	or term life	Ψ	
27	insura	ance for yourself. Do not include premiums for insurance on your de of insurance.			\$	
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.				\$	
29	education that is required for a physically or mentally challenged dependent child for whom no public education providing			\$		
30		er Necessary Expenses: childcare. Enter the average monthly among the state of the		on childcare	\$	
31	care e	er Necessary Expenses: health care. Enter the average monthly expenses that are not reimbursed by insurance or paid by a health savinh insurance or health savings accounts listed in Line 34.			\$	
32	pay fo waitin	er Necessary Expenses: telecommunication services. Enter to reference telecommunication services other than your basic home telephone seg, caller id, special long distance, or internet service — to the extent needependents. Do not include any amount previously deducted.	rvice — such as cell phones, pa	agers, call	\$	
33	Tota	I Expenses Allowed under IRS Standards. Enter the total of Lir	nes 19 through 32.		\$	

43

44

	υ.	Disability Hisurance		Ψ				
	C.	Health Savings Account		\$				
				Total: Add Lines a, b ar	nd c			\$
35	that y	tinued contributions to the care of house ou will continue to pay for the reasonable and no per of your household or member of your immediate.	ecessary care and su	pport of an elderly, chron	ically ill,			\$
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.							
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.							\$
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					ne	\$	
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.							\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).							\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40							\$
	Subpart C: Deductions for Debt Payment							
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month							
42		Name of Creditor	Property Securing the	e Debt	Ave	rage Pmt		

	Name of Creditor	Property Securing the Debt	60-month Average Pmt
a.			\$
b.			\$
c.			\$
		Total: Ad	ld lines a, b and c.

Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			\$
b.			\$
c.			\$
		Total: Ac	ld lines a, b and c.

Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.

\$

Forms Software
-
[1-800-998-2424]
2
EZ-Filing,
© 1993-2007

56

Official	I OIIII	22A (Chapter 7) (04/07) - Cont.				
		pter 13 administrative expenses. If you are eligible to file a case, multiply the amount in Line a by the amount in Line b, and enter the re		following		
	a.	Projected average monthly Chapter 13 plan payment.	\$			
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	х			
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b]		
46	46 Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					
	Subpart D: Total Deductions Allowed under § 707(b)(2)					
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$			
	Initial presumption determination. Check the applicable box and proceed as directed.	•			
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of pastatement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.	age 1 of this			
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (55).	Lines 53 though			
53	Enter the amount of your total non-priority unsecured debt.	\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$			
	Secondary presumption determination. Check the applicable box and proceed as directed.				
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presur	mption arises" at			

Part VII. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b and c	\$

	Part VIII. VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)					
57	Date: July 6, 2007	Signature: /s/ Ronald A Burton (Debtor)				
	Date:	Signature:(Joint Debtor, if any)				

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy
Address:	petition preparer is not an individual, state
	the Social Security number of the officer,
	principal, responsible person, or partner of
	the bankruptcy petition preparer.)
	(Required by 11 U.S.C. § 110.)
X	(Required by 11 c.s.c. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or	_
partner whose Social Security number is provided above.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms

Burton, Ronald A	✗ /s/ Ronald A Burton	7/06/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 07-12129

IN RE:

Burton, Ronald A

Doc 1 Filed 07/06/07

Debtor(s)

Entered 07/06/07 22:22:53 Desc Main

Case No.

Chapter 7

Page 8 of 36 Document **United States Bankruptcy Court**

Northern District of Illinois

		DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
	1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
		For legal services, I have agreed to accept
		Prior to the filing of this statement I have received
		Balance Due
	2.	The source of the compensation paid to me was: Debtor Other (specify):
	3.	The source of compensation to be paid to me is:
	4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
		I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
re Only	5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only		 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; e. [Other provisions as needed]
© 199	6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:

	CERTIFICATION
tify that the foregoing is a complete statement eeding.	of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
July 6, 2007	/s/ Lynda Wesley
July 6, 2007 Date	/s/ Lynda Wesley Signature of Attorney

1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-12129 Doc 1 Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main (Official Form 1) (04/07)Document Page 9 of 36 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Burton, Ronald A All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 7242 than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 250 Beau Drive Apt. 6 Des Plaines, IL ZIPCODE 60016 ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor **Nature of Business Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business ▼ Chapter 7 Chapter 15 Petition for ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box) **✓** Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. Tax-Exempt Entity business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States Code (the personal, family, or household purpose." Internal Revenue Code). Filing Fee (Check one box) **Chapter 11 Debtors:** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY
Estimate	d Number	r of Credi	tors							
1- 49 ▼	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000		
□ \$0	ed Assets to 0,000	V	\$10,000 to \$100,000		\$100,000 to \$1 million		\$1 million \$100 million		More than \$100 million	
□ \$0	ed Liabiliti to 0,000	ies 🗹	\$50,000 to \$100,000		\$100,000 to \$1 million		\$1 million \$100 million		More than \$100 million	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Filed 07/06/07

Document

Doc 1

Entered 07/06/07 22:22:53

Page 10 of 36

Name of Debtor(s): **Burton, Ronald A**

Desc Main

FORM B1, Page 2

of the petition.

Case 07-12129

(This page must be completed and filed in every case)

(Official Form 1) (04/07

Voluntary Petition

Entered 07/06/07 22:22:53 Page 11 of 36

3 Desc Main FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Burton, Ronald A**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Χ.	/s/	Ron	ıald	Α	Bur	tor
----	-----	-----	------	---	-----	-----

Signature of Debtor

Χ

Ronald A Burton

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 6, 2007

Date

Signature of Attorney

X /s/ Lynda Wesley

Signature of Attorney for Debtor(s)

Lynda Wesley 6183624

Printed Name of Attorney for Debtor(s)

Lynda Wesley

Firm Name

800 E. Northwest Hwy., Suite 700

Address

Palatine, IL 60074

(847) 358-4778

Telephone Number

July 6, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached

Χ

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-12129 Doc 1

Official Form 6 - Summary (10/06)

Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main

Document	Page 12 of 36 Bankruptcy Court	
Northern D	istrict of Illinois	

IN RE:		Case No.
Burton, Ronald A		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 15,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 64,697.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,090.73
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,154.00
	TOTAL	15	\$ 15,300.00	\$ 64,697.45	

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-12129 Doc 1 Official Form 6 - Statistical Summary (10/06)

Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main Document Page 13 of 36 United States Bankrupcty Court

Northern District of Illinois

IN RE:		Case No
Burton, Ronald A		Chapter 7
·	Debtor(s)	1

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 11,966.76
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 11,966.76

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,090.73
Average Expenses (from Schedule J, Line 18)	\$ 2,154.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,540.84

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 64,697.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 64,697.45

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case	07-12	129	Doc	-
Case	07-12	129	Doc	

Filed 07/06/07 Document F

Entered 07/06/ Page 14 of 36

Entered 07/06/07 22:22:53 Desc Main

Case No.

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	TOTA	\T.	0.00	

(Report also on Summary of Schedules)

Case 07-12129	Doc 1	Filed 07/06/07	Entered (
		Document	Page 15 o

Page 15 of 36

07/06/07 22:22:53 Desc Main

Case No.

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash		300.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account		500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		furniture		1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA which was a rollever from 401K plan from former employer.		13,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

____ Case No. ___

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Х			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			TOT	ΔT	15,300,00

Case 07-12129 Doc 1 Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main Official Form 6C (04/07) Document Page 17 of 36 IN RE Burton, Ronald A

Document

Page 17 of 36

_ Case No. __

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875
(Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
cash	735 ILCS 5 §12-1001(b)	300.00	300.00
checking account	735 ILCS 5 §12-1001(b)	500.00	500.00
furniture	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
IRA which was a rollever from 401K plan from former employer.	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	13,000.00	13,000.00

Filed 07/06/07 Document

Entered 07/06/07 22:22:53 Page 18 of 36

Desc Main

Case No.

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	L				
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VILLOE \$					
needelvi ve.								
			VALUE \$					
				Sub				
0 continuation sheets attached			(Total of th				\$	\$
		(U	se only on last page of the completed Schedule D. Report	als	Fota o o	n		
			the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate				\$	\$

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Filed 07/06/07 Document

Entered 07/06/07 22:22:53 Page 19 of 36

Case No.

Desc Main

IN RE Burton, Ronald A

@1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ontinuation sheets attached

Filed 07/06/07 Document

Entered 07/06/07 22:22:53 Desc Main Page 20 of 36

IN RE Burton, Ronald A

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors hole	ding	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 216876							
Alexian Brothers 21272 Network Place Chicago, IL 60673-1212							69.2
ACCOUNT NO. 3392883			medical expense		H		
Alexian Brothers C/O Malcolm Gerald & Associates 332 S. Michigan Avenue, Suite 514 Chicago, IL 60604							5,000.00
ACCOUNT NO. 094-1-0001762361			medical expense				
Arlington Ride Pathology 520 E 22nd Street Lombard, IL 60148							500.00
ACCOUNT NO. 15801436					H		300.00
Asset Acceptance Alexian Brothers P.O. Box 2036 Warren, MI 48090-2036							3,000.00
		1	<u> </u>	LSub	tota	al	-
4 continuation sheets attached			(Total of th	is p	age	e)	\$ 8,569.25
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relater	als atis	stica	n al	\$

Page 21 of 36

_ Case No. _

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4217-9420-0161-1932							
Best Buy C/O Household P.O. Box 723477 Atlanta, GA 31139							3,000.00
ACCOUNT NO. 111000110029588507							
Capital Management Service Chase Bank 726 Exchange Street, Suite 700 Buffalo, NY 14210							1,000.00
ACCOUNT NO. 814630600				\vdash		H	, : : : : :
CCS, Inc. Northwest Community Hospital 23220 Chagrin Blvd. 400 Cleveland, OH 44122							300.00
ACCOUNT NO. 8182363007				T		П	
Charter One Bank C/O Arrow 5996 W. Touhy Avenue Niles, IL 60174							1,500.00
ACCOUNT NO. 02535876			Bank account closed a couple years ago.	\vdash		H	1,300.00
Chase Receivables Bank One/Chase 1247 Broadway Sonoma, CA 95476			,				1,400.00
ACCOUNT NO. 4128075-8				\vdash		H	1,400.00
CMRE Financial Services, Inc. Weisss Memorial 3075 E. Imperial Hwy. #200 Brea, CA 92821-6753							547.80
ACCOUNT NO. 663000	-		medical expense	\vdash		Н	5-77.00
Dr. Steven S. Banks 1475 E. Oakton Des Plaines, IL 60018							
						Ц	600.00
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_		?)	\$ 8,347.80
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 22 of 36

_ Case No. _

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 88901			medical expense				
Fahey Medical Center 581 Golf Road Des Plaines, IL 60016			·				305.00
ACCOUNT NO. 757700			dental care			Ħ	
Glenlake Dental Care 946 Harlem Avenue Glenview, IL 60025							4,000.00
ACCOUNT NO. 121868						\dashv	4,000.00
KCA Financial Services Northwest Radiology 628 North Street Geneva, IL 60134							500.00
ACCOUNT NO. 29395447552			revolving line of credit				
Kohl's C/O Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714-4610							2,000.00
ACCOUNT NO. 1504756301			medical expense			H	_,,,,,,,,
MEA Medical Care Center Dept. 4043 P. O. Box 3594 Oak Brook, IL 60522							
A GGOVINTONO 476425/002054						Н	190.00
ACCOUNT NO. 176425/993954 National Credit Adjuster P.O. Box 3023 - 327 W. 4th Street Hutchinson, KS 67504-3025							
1000-4							600.00
ACCOUNT NO. 40773371 Northwest Community Hospital P.O. Box 95698 Chicago, IL 60694-5698			medical expenses				40.00
Sheet no. 2 of 4 continuation sheets attached to				Sub	tota		13,065.90
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age Fota	e) al	\$ 20,660.90
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	al	\$

Page 23 of 36

_ Case No. _

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 00658000020051601	Х		Debtor was cosigner for a 2000 Plymouth Neon	T			
Nuvell P.O. Box 7100 Little Rock, AR 72223			belonging to Denise Burton.				4,500.00
ACCOUNT NO. 78-7322344				\vdash		1	4,300.00
Pandelis Banias P.O. Box 3597 Springfield, IL 62708-3597	-						500.00
ACCOUNT NO. NC8056				-		H	300.00
PFG Of Minnesota Northwest Community Hospital 7825 Washington Ave., Suite 410 Minneapolis, MN 55439-2409	-						1,352.74
ACCOUNT NO. 121868			medical expense	T			,
Professional Cardiac Service LLC 520 E. 22nd Street Lombard, IL 60148-0000							
ACCOUNT NO. 4168-1000-1957-6527				-		\vdash	400.00
Redline Recovery Service Holy Family/Resurrection 6464 Savoy Drive, 4th Floor Houston, TX 77036	_						5,000.00
ACCOUNT NO. 4045656689			student loan	\vdash		H	3,000.00
U.S. Department Of Education National Payment Center 1919 W. Fairmont - Suite 8 Tempe, AZ 24098	-						11,966.76
ACCOUNT NO. 126249233				T		H	,. ,
Walmart C/O Wexler & Wexler 500 W. Madison, Suite 2910 Chicago, IL 60661							400.00
Sheet no. 3 of 4 continuation sheets attached to				 Sub	tota	ıl	400.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	nis p T t als tatis	age Fota o o	e) al n al	\$ 24,119.50 \$

Page 24 of 36

IN RE Burton, Ronald A

_ Case No. __

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)	_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
World Wide Asset Purchasing Household/Renaissance P.O. Box 723477 Atlanta, GA 31139							3,000.00
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.	_						
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.							
Sheet no4 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•	•	(Total of th	Sub is p	tota age	al 2)	\$ 3,000.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	Tota o o tica	al on al	\$ 64,697.4 5

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-12129	Doc 1	Filed 07/06/07	Entered 07/06/07	22:22:53
		Document	Dago 25 of 26	

IN RE Burton, Ronald A

Page 25 of 36

_____ Case No. ____

Desc Main

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	-

Case 07-12129	Doc 1	Filed 07/06/07	Entered 07/06/07 22:22:53	
		Document	Page 26 of 36	

IN RE Burton, Ronald A

Page 26 of 36

Case No.

Desc Main

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ise Burton rent Address Unknown	Nuvell P.O. Box 7100 Little Rock, AR 72223

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 27 of 36

Entered 07/06/07 22:22:53 Desc Main

Case No.

IN RE Burton, Ronald A

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENT	S OF DEBTOR AND	SPOUS	SE				
Single		RELATIONSHIP(S):	AGE(S):						
EMPLOYMENT:		DEBTOR			SPOUSE				
Occupation	2nd Shift Sup	pervisor							
Name of Employer	Owens & Min	or Distribution, Inc.							
How long employed	6 Months								
Address of Employer	935 Muirfield								
	Hanover Park	x, IL 60133							
INCOME, Æstims	to of oxygnoses o	n music stad magnethly in some at times assa file	٦/		DEDTOD		CDOLICE		
	_	r projected monthly income at time case file		Φ	DEBTOR		SPOUSE		
 Current monthly Estimated month 		lary, and commissions (prorate if not paid n	nontniy)	\$	2,663.51	\$			
	ly overtime			3					
3. SUBTOTAL	DEDITORIO	ra.		\$	2,752.58	\$			
4. LESS PAYROLI				¢	500.00	¢.			
a. Payroll taxes asb. Insurance	ia Sociai Secur	ity		\$ \$	509.90				
c. Union dues				\$	132.30	\$ ——			
d. Other (specify)	Dental Insur	ance		\$	11.53	\$			
ar omer (speen)		I Life Insurance		\$					
5. SUBTOTAL OI	PAYROLL I	DEDUCTIONS		\$	661.86	\$			
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$	2,090.72	\$			
7 D . 1	. ,.		11.1.4.	Ф		Ф			
7. Regular income i 8. Income from real		of business or profession or farm (attach det	ailed statement)	\$ —		\$			
9. Interest and divid				\$ —— \$		\$ 			
		ort payments payable to the debtor for the de	ebtor's use or	Ψ		Ψ			
that of dependents l				\$		\$			
11. Social Security	or other govern	ment assistance							
(Specify)				\$					
				\$		\$			
12. Pension or retire				\$		\$			
13. Other monthly i				Ф		Ф			
(Specify)				\$		\$			
				⁶		\$ ——			
				» —		Φ			
14. SUBTOTAL O	F LINES 7 TH	HROUGH 13		\$		\$			
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and	14)	\$	2,090.72	\$			
		Caracter and an on the ordina	/		,,,,,,,,				
16. COMBINED A	VERAGE MO	ONTHLY INCOME: (Combine column tot	als from line 15:						

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

if there is only one debtor repeat total reported on line 15)

Page 28 of 36

-63.27

_ Case No. __

IN RE Burton, Ronald A

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	.(0)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	e any paymen	ts made biweekly
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,084.00
a. Are real estate taxes included? Yes No		•
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	
c. Telephone	\$	50.00
d. Other Cable Tv	\$	45.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	25.00
4. Food	\$	400.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	160.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	
a. Homeowner's or renter's	\$	
b. Life		
c. Health	ž —	
d. Auto	\$ —	
e. Other	— ţ —	
12. Taxes (not deducted from wages or included in home mortgage payments)	— » —	
	•	
(Specify)	— • —	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other Stydent Loan	\$ —	50.00
b. Other System Louin	— \$ —	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$ — \$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$ ——	
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,154.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this door	ımant:
None	n uns doct	iment.
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,090.73
b. Average monthly expenses from Line 18 above	\$	2,154.00

c. Monthly net income (a. minus b.)

Doc 1

Filed 07/06/07 Document

Entered 07/06/07 22:22:53 Desc Main Page 29 of 36

_ Case No.

IN RE Burton, Ronald A

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ 17 sheets (total shown on a summary page plus 2) and that they are true and correct to the best of my knowledge information and belief

Date: July 6, 2007 Signature: /s/ Ronald A Burton Ronald A Burton
Date: Signature:
[If joint case, both spouses must
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services charge bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or ac any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. §
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, preresponsible person, or partner who signs the document.
Address
Signature of Bankruptcy Petition Preparer Date
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition p is not an individual:
If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in jimprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the (the president or other officer or an authorized agent of the corporation
member or an authorized agent of the partnership) of the

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-12129 Doc 1 Official Form 7 (04/07)

Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main Document Page 30 of 36

United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Burton, Ronald A	Chapter 7
Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2005 - \$31,005. 2006 - \$26,321.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

@1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

	Case 07-12129	Doc 1		Entered 07/06/07 Page 31 of 36	22:22:53	Desc Main
None	c. All debtors: List all payments who are or were insiders. (Marri a joint petition is filed, unless the	ed debtors fili	one year immediately ng under chapter 12 o	preceding the commence range r		
4. Sui	ts and administrative proceeding	ngs, execution	s, garnishments and	attachments		
None	a. List all suits and administrati bankruptcy case. (Married debto not a joint petition is filed, unles	ors filing under	chapter 12 or chapte	r 13 must include information		
AND Arrov Rona	TION OF SUIT CASE NUMBER W Financial Services vs. Ild Burton 1 179657		F PROCEEDING collect debt.	COURT OR AGENC AND LOCATION Cook County- Mur First District, Chic	nicipal Division	STATUS OR DISPOSITION Judgment entered and wages are being garnished.
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married debt	ors filing under chap	ter 12 or chapter 13 must in	clude information	concerning property of either
BENI Arrov C/O I P.O.	E AND ADDRESS OF PERSON EFIT PROPERTY WAS SEIZED W Financial Services Freedman, Anselmo, Lindbe Box 3228 Erville, IL 60566)	E DATE OF SI June, 2007	EIZURE OF PR	RIPTION AND V OPERTY s garnished	ALUE
5. Re	possessions, foreclosures and re	turns				
None	List all property that has been re the seller, within one year imminclude information concerning joint petition is not filed.)	ediately preced	ling the commenceme	ent of this case. (Married de	btors filing under	chapter 12 or chapter 13 must
6. Ass	signments and receiverships					
None	a. Describe any assignment of pr (Married debtors filing under cha unless the spouses are separated	apter 12 or chap	oter 13 must include a			
None	b. List all property which has be commencement of this case. (Ma spouses whether or not a joint p	rried debtors f	iling under chapter 12	or chapter 13 must include i	nformation concer	
7. Gif	its					
None	List all gifts or charitable contril gifts to family members aggregate per recipient. (Married debtors f a joint petition is filed, unless the	ting less than \$ ïling under cha	200 in value per indiv opter 12 or chapter 13	idual family member and cha must include gifts or contri	aritable contribution	ons aggregating less than \$100
8. Los	sses					
None	List all losses from fire, theft, o commencement of this case . (Ma joint petition is filed, unless the	Iarried debtors	filing under chapter 1	2 or chapter 13 must includ		
9. Pay	yments related to debt counseling	ng or bankrup	itcy			
None	List all payments made or prope consolidation, relief under bank of this case.	-	-			
	E AND ADDRESS OF PAYEE a Wesley			AYMENT, NAME OF OTHER THAN DEBTOR		MONEY OR DESCRIPTION ND VALUE OF PROPERTY 700.00

Lynda Wesley 800 E. Northwest Hwy. Palatine, IL 60074

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

STATEMENT OF FINANCIAL AFFAIRS

Case 07-12129	Doc 1	Filed 07/06/07	Entered 07/06/07 22:22:53	Desc Mair
		Document	Page 32 of 36	

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

ADDRESS

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED

700 W. Algonquin

Des Plaines, IL 60016

DATES OF OCCUPANCY

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-12129	Doc 1	Filed 07/06/07	Entered 07/06/07 22:22:53	Desc Mair
		Document	Page 33 of 36	

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 6, 2007	Signature /s/ Ronald A Burton	
	of Debtor	Ronald A Burton
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 07-12129 Doc 1

Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main

Document Page 34 of 36 United States Bankruptcy Court

Northern District of Illinois

IN RE:				C	ase No.			
Burton, Ronald	d A			C	hapter 7			
Debtor(s)				. –				
	CHAPTER 7 IN	DIVIDUAL D	EBTOR'S STATEM	MENT OF	INTEN	TION		
I have filed a	schedule of assets and liabilities schedule of executory contracts the following with respect to the	and unexpired leas	ses which includes person	nal property			ed lease.	
Description of Secured Pr		Creditor's Name			Property will e Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
		U.S. Departm	ent Of Education					✓
Description of Leased Pro	operty		Lessor's Name					Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
07/06/2007 Date	/s/ Ronald A Burton Ronald A Burton		Debtor			Joi	nt Debtor (i	f applicable)
DECLA	RATION AND SIGNATURE	OF NON-ATTOI	RNEY BANKRUPTCY I	PETITION	PREPAR	ER (See 1	1 U.S.C. 8	110)
compensation and and 342 (b); and, bankruptcy petitic any fee from the	penalty of perjury that: (1) I and have provided the debtor with, (3) if rules or guidelines have on preparers, I have given the dedebtor, as required by that sections are and Title, if any, of Bankruptcy	a copy of this doct been promulgated ebtor notice of the r on.	ument and the notices and pursuant to 11 U.S.C. §	l information 110(h) settii preparing any	required and a required and a maxir and a	under 11 U num fee fo t for filing	S.C. §§ 110 r services cl	0(b), 110(h), nargeable by or accepting
If the bankruptcy	y petition preparer is not an in on, or partner who signs the do	dividual, state the	name, title (if any), addr			_		
Address								
Signature of Bankru	uptcy Petition Preparer			Da	te			
Names and Social is not an individu	l Security numbers of all other in al:	ndividuals who pre	pared or assisted in prepar	ring this docu	ument, unl	ess the ban	kruptcy peti	tion preparer
If more than one	person prepared this document.	, attach additional s	signed sheets conforming	to the appro	priate Offi	cial Form	for each per	son.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-12129 Doc 1 Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main Document Page 35 of 36 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Burton, Ronald A		Chapter 7
	Debtor(s)	
	VERIFICATION OF CRE	DITOR MATRIX
		Number of Creditors26
		s is true and correct to the best of my (our) knowledge.
Date: July 6, 2007	/s/ Ronald A Burton Debtor	
	Bettor	

Case 07-12129 Doc 1 Filed 07/06/07 Entered 07/06/07 22:22:53 Desc Main Document Page 36 of 36

Burton, Ronald A 250 Beau Drive Apt. 6

Palatine, IL 60074

Des Plaines, IL 60016

Document Chase Receivables Bank One/Chase 1247 Broadway Sonoma, CA 95476

Nuvell P.O. Box 7100

Lynda CMRE Financial Services, Inc.
Wesley Weisss Memorial

Weisss Memorial 3075 E. Imperial Hwy. #200 Brea, CA 92821-6753 Pandelis Banias P.O. Box 3597 Springfield, IL 62708-3597

Little Rock, AR 72223

Alexian Brothers 21272 Network Place Chicago, IL 60673-1212 Dr. Steven S. Banks 1475 E. Oakton Des Plaines, IL 60018 PFG Of Minnesota Northwest Community Hospital 7825 Washington Ave., Suite 410 Minneapolis, MN 55439-2409

Alexian Brothers C/O Malcolm Gerald & Associates 332 S. Michigan Avenue, Suite 514 Chicago, IL 60604

800 E. Northwest Hwy., Suite 700

Fahey Medical Center 581 Golf Road Des Plaines, IL 60016 Professional Cardiac Service LLC 520 E. 22nd Street Lombard, IL 60148-0000

Arlington Ride Pathology 520 E 22nd Street Lombard, IL 60148 Glenlake Dental Care 946 Harlem Avenue Glenview, IL 60025 Redline Recovery Service Holy Family/Resurrection 6464 Savoy Drive, 4th Floor Houston, TX 77036

Asset Acceptance Alexian Brothers P.O. Box 2036 Warren, MI 48090-2036 KCA Financial Services Northwest Radiology 628 North Street Geneva, IL 60134 U.S. Department Of Education National Payment Center 1919 W. Fairmont - Suite 8 Tempe, AZ 24098

Best Buy C/O Household P.O. Box 723477 Atlanta, GA 31139 Kohl's C/O Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714-4610 Walmart C/O Wexler & Wexler 500 W. Madison, Suite 2910 Chicago, IL 60661

Capital Management Service Chase Bank 726 Exchange Street, Suite 700 Buffalo, NY 14210 MEA Medical Care Center Dept. 4043 P. O. Box 3594 Oak Brook, IL 60522 World Wide Asset Purchasing Household/Renaissance P.O. Box 723477 Atlanta, GA 31139

CCS, Inc. Northwest Community Hospital 23220 Chagrin Blvd. 400 Cleveland, OH 44122 National Credit Adjuster P.O. Box 3023 - 327 W. 4th Street Hutchinson, KS 67504-3025

Charter One Bank C/O Arrow 5996 W. Touhy Avenue Niles, IL 60174 Northwest Community Hospital P.O. Box 95698 Chicago, IL 60694-5698